

PTO/SB/08A (07-05) (modified)
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

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Attorney Docket Number	47004.000300
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1 of 2

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PTO/SB/08A (07-05) (modified)
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Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)		Application Number	10/085,977
		Filing Date	02/28/02
		First Named Inventor	John J. Loy
		Art Unit	3628
		Examiner Name	Frantzy Poinvil
Sheet	2 of 2	Attorney Docket Number	47004.000300

FOREIGN PATENT DOCUMENTS						
*Examiner Initial	Cite No.	FOREIGN PATENT DOCUMENT	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	TRANSLATION
		Country Code Number- Kind Code (if known)				YES/NO
	13.					

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OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS

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			YES/NO
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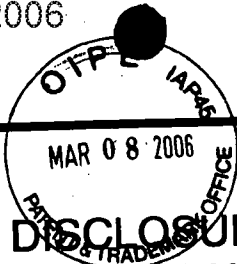
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			YES/NO
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			YES/NO
	30.	LAMOND, Credit Card Transactions Real World and Online, Paying By Credit Card-Real World and Online, http://www.vir , printed 7/8/2005	
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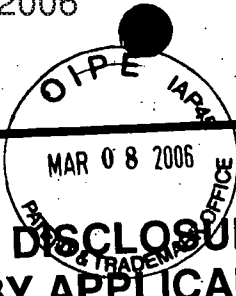
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First Named Inventor John J. Loy

Art Unit 3628

Examiner Name Frantzy Poinvil

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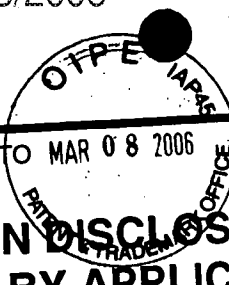
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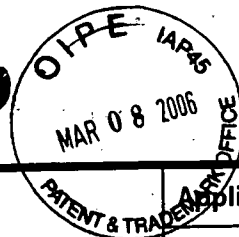
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